

BANKING METHODS IN
FRANCE INTEREST U. S.Commission Sent to French
Capital to Study Agricultural
Credit System.

FIND IT VERY PROFITABLE

Banks Established in Every
Community for the Aid of
Struggling Farmers.

Special Correspondence to THE SUN.

PARIS, Sept. 30.—In order to study the methods of agricultural mortgage banks as they are managed in France an American commission consisting of R. Ingalls, son of the late Senator Ingalls, and E. Chamberlain, vice-president of the Association of Bankers, has just visited Paris and with the assistance of Ambassador Herckie the members have made a far reaching investigation into the whole question.

The French, they found, have done wonders for the advancement and development of agriculture. Since the whole problem of agricultural education and the organization of personal and bond credit was attacked fifteen years ago the annual value of French agricultural production has risen 2,500,000,000 francs or \$400,000,000.

The system of education is thorough and far reaching. At the pinnacle is the Institut Agronomique which is the agricultural school of the French Academy of Science is to the scientific world. It consists of forty of the most eminent agriculturists in France, and admission to its ranks is the highest honor which can be conferred on an agriculturist. It is the supreme directing head of agricultural education and it trains the professors of the highest class.

Next in importance come the other great agricultural schools at Grignon, near Paris; Rennes and Montpellier. To each of them large farms of about 700 acres are attached on which the pupils are instructed in the science of farming. Each school has 140 resident students as well as a number of "externes." The course lasts two and a half years and the men turned out are first class agriculturists.

Beneath these come the eight Ecoles Pratiques, each with about 150 pupils. The course of study and training in these is very thorough and complete. Schools for resident students are the model farms. These belong to private agriculturists, but are under Government inspection. The course is also two and a half years.

In addition to these purely technical and residential schools, agriculture is taught in every lycée or college in France and in all the upper primary schools.

There is a professor of agriculture for every department, who lectures in the lycées and in every arrondissement or sub-division of the departments. There is an assistant professor who lectures in the upper primary schools. Thanks to this elaborate educational organization, which has been in operation for fifteen years, the level of agricultural technical education is higher than in any other country in Europe.

So much for education, so far at least as it is in the hands of the Government. The next question is that of land credit and in this also France leads the way in Europe. The giving of mortgage loans in France is practically a monopoly of the Crédit Foncier, which was founded in 1853 and is now probably the most powerful financial institution in the world. It is under strict Government control, the governor and two deputy governors being appointed by the President of the republic, while three members of the board of directors must be officials from the Ministry of Finance.

The modus operandi of the Crédit Foncier is as follows: It advances money on mortgage to farmers at long terms, up to seventy-five years. These loans are all with amortization, that is to say, the farmer in addition to interest on the loan at 5 per cent, pays an extra 1 per cent, with the result that in seventy-five years the loan is automatically extinguished. These mortgages the Crédit Foncier looks after in its safe and issues bonds to the public on their security. These bonds are for 3 per cent, the difference after deducting working expenses representing the profits of the establishment. By this means agricultural credit has been made as fluid as possible.

The Crédit Foncier lends by bearer bonds are negotiated on the Bourse and are passed from hand to hand as easily as if they were bank notes. By this means the French farmer at any moment can borrow money on mortgage to the extent of one-half and sometimes even two-thirds of the value of his property at 4 per cent, interest, the loan being for seventy-five years. By the addition of 1 per cent, for amortization the loan is automatically extinguished so that at the end of seventy-five years the property is free of debt. It would not be possible for a farmer to borrow money on more favorable circumstances.

The question of personal credit is, however, hardly so important as that of land credit. The farmer, from the nature of his business, at certain times has need of money for the purchase of seeds, fertilizer, live stock, farm implements, etc. These loans are for short periods, generally from harvest to harvest. In order to satisfy these necessities the French Government fifteen years ago founded the Crédit Agricole, or Farmers' Bank. At that period the concession of the Banque de France was renewed, and as is always done in such cases, the bank was called on to purchase its privilege for some substantial service to the Government. On this occasion it was asked to advance 100,000,000 francs (\$8,000,000) with interest to provide the capital for the Crédit Agricole. In addition, it had to hand over to the Crédit Agricole one-eighth of its annual profits, a sum which averages about \$800,000 a year.

The mode of operation of the Crédit Agricole is as follows: A score of farmers in a French commune or village meet and decide to found a communal bank. Statutes are drawn up and signed on a model provided by the Ministry of the Interior, and president and officeholders elected. The bank is thus constituted and ready for business. Any member can apply for a loan. This application is considered by the commune. If granted, he makes out a three months note in favor of the bank. The bank, however, has no funds. It therefore applies to a departmental branch, which advances the necessary amount, charging the communal bank 3 per cent, for the accommodation. When the departmental banks are in need of funds they apply to the

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Ministry of Agriculture for an advance, which is made free of interest from the 30,000,000 francs given by the Banque de France. At the end of three months the farmer's note may be renewed if required for a second period of three months. This operation may be repeated for a third and last term, the longest period for these short term loans being nine months.

The communal banks also act as savings banks for their members and to the general public, and some of them thus gradually accumulate considerable sums, which allow them to make loans to their members without drawing on the departmental branch.

A proof of the excellent fashion in which the Crédit Agricole has been administered is the fact that it has never made a single bad debt in its fifteen years of existence.

MONTMARTRE GATHERS GRAPES.

Only One Little Vineyard on the Famous Butte.

PARIS, Oct. 2.—All Montmartre, home of artists, artists and cabarets, is celebrating a great event, an event which is celebrated each year at this time and in times gone by with much more fervor than nowadays. The Montmartre vintage of 1912 is being gathered and the Butte goes about it just as they do in Bourgogne or Medoc.

Modernism, just as it has pushed over the ancient mills one after another has destroyed the once famous vineyards of the Butte until not only one vineyard is left, that belonging to M. Maurice Neumont, an artist. It is very small and clings as it were to the side of the hill. The owner fears that it will not survive many more seasons.

Along with the vineyards of Argenteuil and Suresnes the vineyards of Montmartre long ago enjoyed a wide reaching fame, for wine from Montmartre was always sent to the King. The King's portion was called the Goutte d'Or, and this name is found today belonging to one of the sections of the Clignancourt, just north of Montmartre. Paris in the twelfth century was a vast vineyard belonging to various religious sects, but in place of them today are modern apartment houses of five stories, the Paris skyscrapers. Among the old vineyards some of the most famous were those of Saint Germain des Pres, Saint Victor, Sainte Catherine, the Temple, Saint Lazare, the Courtille and the Filles-Dieu. The Montmartre vineyard belonged to the Saint Benedict monastery and in its place now stands the Red Mill, a rather infamous cabaret.

GAME WARDEN KIDNAPPED.

Taken by Poachers to Paris; Deceived There Penitents.

PARIS, Oct. 2.—Weird and wondrous are the tales told of the French rural police, and the newspapers of the capital never miss an opportunity to make fun of them. One particularly good story is the following:

A game warden was making his rounds in the forest belonging to a count living not far from Paris when he came across a poacher and immediately gave chase. In the darkness, however, he lost track of him and some time later he was returning to his post along the main road. An automobile passed and the warden stopped the machine and asked the occupants if they had seen the poacher.

"No," they replied, "but climb in with us and perhaps we will come across him along the road."

The warden did so, but after they had travelled some miles he asked them to let him out. His request was received only with a shout of laughter, and then the warden recognized in one of his companions the man he was after. The automobile did not slacken its pace until it reached Paris in the early hours of the morning. The warden was forced to climb out in the Place de la Concorde after his captors had taken every sou from him. He had to piate his empty gun in the Monte de Piété in order to get railroad fare back home.

GERMAN IDEA OF HIS RACE.

Too Self-Centred, Says Crown Prince of Hohenzollern-Langenbourg.

BERLIN, Oct. 1.—A German's idea of his own race is very well illustrated in the current number of the *Dutsche Revue*, in which an article is published under the signature of the Crown Prince of Hohenzollern-Langenbourg, former vice-president of the Reichstag. A part of the article follows:

"Germany hardly ever receives any sympathy abroad, even in Italy and Japan. The reason is to be found, on the one hand, in the increase of German power, and on the other in a series of painful mistakes of many Germans, such as an exaggerated susceptibility, a boastful pride of himself and his race and the tendency of so many Germans to believe themselves energetic when they are but clumsy and brutal."

"We must reestablish by education the equilibrium between practical energy and humane idealism. In this way we may be able to avoid many errors in both public and private life, and the directors of our foreign relations can work for the interests of Germany with a constancy and dignity which we have too often lacked."

"Let us recall with Goethe that the essential virtue is respect, respect for our superiors, respect for our inferiors and respect for our peers, of which leads us to respect ourselves."

WHAT HE'S CALLED FOR SHORT.

Oxford Undergrads Dub Wales "The Pranger Wagger."

Special Cable Dispatch to THE SUN. LONDON, Oct. 13.—The Oxford undergraduates have nicknamed the Prince of Wales, who has just entered there, "The Pranger Wagger." It was an established custom of the undergrads to call the late Queen Victoria "The Pranger," and the Prince by analogy is "The Pranger Wagger."

"Wagger" was rather a difficulty," said an undergraduate in explaining, "but 'Wagger' was the only possible solution which seemed fit."

JEWISH COLONISTS OWN
40 PALESTINE VILLAGESOver 75,000 Acres of Land
Under Cultivation and Giving
Good Yield.

POPULATION INCREASING

Many of the Settlements Independent
of Zionist Organizations.

CONSTANTINOPLE, Sept. 29.—A correspondent at Haifa, writing to the *Oswestian* an interesting review of the results of Jewish colonization in Palestine. Jewish colonists and other recent Jewish immigrants now form half of the entire Jewish population of Palestine and are rapidly increasing. They are especially strong at Haifa, Jaffa and Jerusalem.

The colonists now own forty villages and about 100,000 acres of land. Of this land 75 per cent. is under cultivation; 21,000 acres in Judea, with 15 colonies; 15,000 acres in Samaria, with 8 colonies; 40,000 acres in Galilee, with 16 colonies, and 500 acres in the trans-Jordan country, with one colony.

The most important of these settlements, which were founded between 1878 and 1902, are the *Yotvata* (1,500 colonists), *Rishon le Zion* (1,000 colonists), *Judea*, *Zikhron-Jacob* (1,000 colonists) in Samaria, and *Rosh-Pinah* (800 colonists) in Galilee.

The early progress of these settlements was slow, and at the end of the nineteenth century they were not self-supporting, but relied to a great extent on the generosity of Baron Edmond de Rothschild. In 1899 the Jewish Colonization Association of Paris took over the management of the colonies and the bulk of them are now economically independent. Vineyards, oranges, olives and wheat form the chief industries.

The following Zionist organizations are now at work in Palestine:

(1) The Jewish Colonial Bank of London, with its offshoot, the Anglo-Palestine Company, which has branches in Beirut, Haifa, Hebron, Jaffa, Jerusalem and Safed. This institution is principally engaged in making loans at very low rates of interest to Jewish agriculturists and traders. (2) The managing board of the Jewish National Fund, which has planted olive orchards and purchased land which is not resold, but divided into allotments and leased to settlers or otherwise exploited for the benefit of the fund. (3) The Palestine Land Development Company, which has acquired large properties on the shores of the Sea of Galilee. (4) The *Erez Israel* Colonization Company of Cologne. (5) The Berlin Jewish Women's Cultural Association, and (6) the Wolfsohn Foundation of Cologne, which is employed in building workmen's houses.

The education of the Jewish population of Palestine is mainly in the hands of the French Alliance Israélite Universelle, with 15 schools, 70 teachers and 2,200 pupils, and of the German Jewish Hilfsverein of Berlin, with 22 schools, 155 teachers and 3,000 pupils. Six schools in which the Talmud and Torah are taught through the medium of Hebrew are controlled by the Free Union for the Jewish People. Jewish schools are managed by the Anglo-Jewish Association of London and the Khaweh-Zion Association of Odessa, while certain important private schools, as the Theodor Herzl Memorial High School at Jaffa, the Bezalel Art and Crafts School at Jerusalem and the German Jewish Union's Polytechnic School now building at Haifa, also deserve mention.

The correspondent of the *Oswestian* estimates the number of Jews resident in Palestine at 100,000. But others who have studied the subject think this below the mark. There are from 50,000 to 60,000 Jews in Jerusalem alone.

WHO'S WHO IN CABBIERS.

Paris Specimens Come From Many Different Countries.

PARIS, Oct. 2.—A Parisian reporter with a mind which runs along uncharted statistics concerning the much maligned cab drivers, or cochers, who form a class in Paris different from that of any other city with the exception of London, where with the disappearance of the hansom cab the drivers are being driven, if one can say that, into the taxicab, a host of them are too old for anything else.

It has been always supposed ever since the reign of Louis Philippe that the sarcastic, money grabbing cab drivers came from Auvergne, but statistics show that most of them come from the Department of the Seine, that is to say Paris and its suburbs. Auvergne comes next and Rouergue close third. Foreigners too are well represented, as there are 102 Italians driving cabs, 52 Belgians, about 60 Swiss, English and Spanish, three negroes and one Burman. Among these are to be found not more than half a dozen women.

ORIGIN OF THE POLKA.

Danced by a Bohemian Kitchen Maid in the '30s.

PARIS, Oct. 2.—The origin of the polka has just been discovered. It is said on good authority that the dance originated in one of the little villages of Bohemia, where a sexton, tired of his work in the kitchen, thought to make it lighter by dancing around the kitchen and singing at the same time. The mistress of the house overheard her and called her into the parlor, where she was asked to dance the peculiar step over again. A musician by the name of Neruda was present and he some time later wrote music for the dance. The name polka comes from the Czech language, meaning half step.

In 1839 the polka was introduced into Vienna and it made an enormous success. The writers of the popular music of the day adapted it immediately to their work. The polka was danced on the stage in Paris for the first time at the Odeon in 1840, and from the stage it passed to the drawing room.

\$25 FOR EACH BABY BORN.

Australia Offers Prize to the Fortunate Parents.

MELBOURNE, Sept. 20.—The Australian Parliament has just voted to grant a prize to the parents of each child born in Australia. The measure was adopted on second reading and provides for a bonus of \$25 for each child. The native blacks and Asiatic residents of Australia will not benefit by the law.

TURKS LOSE 300
IN SHARP BATTLE

Continued from First Page.

ous nationalities in the Parliament at immediate demobilization of the Turkish army.

It is believed that no time limit was fixed for the introduction of these reforms.

Prime Minister Gueshoff is quoted as stating in an interview this afternoon that the Government would wait a reasonable time, but failing to get a satisfactory answer, would issue an ultimatum, but certainly not before Tuesday. The Premier added: "Let us hope there will be no need of an ultimatum."

It is reported that the reply to Russia and Austria in regard to the peace suggestions of the Powers' proposals about reforms by Turkey courteously remarks that one of the most important clauses in their note is obscure and asks for an explanation within a short time. It is understood that the absence of any precise mention of the guarantees for the carrying out of the reforms is the point in question. The reply is moderately worded and explains the delay in answering by the necessity of an exchange of views by the allies.

BRUSSELS, Oct. 13.—The note to Turkey and the reply to that submitted by the Austrian and Russian Ambassadors in behalf of the Powers were completed by the Cabinet to-day. The latter note will be delivered at Vienna and St. Petersburg on Monday.

The note to Turkey will be handed to the Turkish envoy here.

ATHENS, Oct. 13.—The Greek note to Turkey in regard to the present Balkan troubles was presented to the Turkish legation here to-day. The reply to the note of the Powers was sent to the respective capitals.

LONDON, Oct. 14.—The *Times*'s well informed Sofia correspondent differs with the other correspondents as to the contents of the allies' note to the Austrian and Russian envoys and makes no mention of a requirement for an explanation of an alleged obscure clause. He says the note expresses gratitude to the Powers for their interest and takes cognizance of the promise to get reforms.

It adds that the allies have already addressed Turkey on this subject, and if the latter complies peace is assured.

URGE BULGARS TO ENLIST.

New York Organization to Aid Men Returning to Fight.

The local committee of the Macedonian Adrianople National Bulgarian Organization held a meeting yesterday afternoon at 5 Morris street to consider ways and means of forwarding their programme to assist such of their countrymen as desire to return to Bulgaria as reservists or volunteers in the struggle with Turkey.

It was made known that none of the funds that may be collected will be used to assist the families of reservists in this city who have gone back to fight this for the reason principally that there are only half a dozen Bulgarian families in the whole city. The colony is made up almost entirely of young men or of those whose families have been left in the mother country.

An appeal has been sent to every Bulgarian community of any size in the country urging the young men to volunteer and urging those who can't do that to help along with contributions. While this appeal will be made directly only to Bulgarians, there is no disposition on the part of the committee to refuse contributions from other sources.

HOPES FOR PEACE SLIGHT.

Italy's Demands on Turkey Too Much, It Is Said.

PARIS, Oct. 13.—The *Temps* says the time limit within which Turkey must accept the peace terms offered by Italy will expire on Tuesday. It is believed that this below the mark. There are from 50,000 to 60,000 Jews in Jerusalem alone.

LIEUT. MILES AT THE FRONT

Will Follow the Bulgarian Army in Coming Campaign.

Sofia, Oct. 13.—Lieut. Sherman Miles, U. S. A., has arrived here to follow the operations of the Bulgarian army.

Lieut. Miles is the son of Lieut.-Gen. Nelson A. Miles and is attached to the Third Field Artillery. He was graduated West Point in 1905 and was a Second Lieutenant in the Artillery Corps from June, 1905, to January, 1907, when he was assigned to the Third Artillery.

SIENITZA NOT ATTACKED?

Turkish Report Denies It—Bernal Relieved.

Special Cable Dispatch to THE SUN. CONSTANTINOPLE, Oct. 13.—The report of a Montenegrin attack of Sienitza is regarded as most improbable owing to the distance. It is believed here that if that place was attacked the assailants were hands of revolutionaries. The Turkish commander at Scutari reports that Bernal has been relieved and the Turks have recaptured the heights at Gushinje. The Turks around Kranis have stopped the Montenegrin advance west at Lake Scutari.

LOTI'S APPEAL IS PRAISED.

Paris Newspaper Believes Christianians Should Aid Turkish Wounded.

Special Cable Dispatch to THE SUN. PARIS, Oct. 14.—The *Gaulois* lauds Pierre Loti's appeal in favor of Turkey and adds: "France is a strange country. Presently Paris war relief societies in aid of the Balkan soldiers will be as numerous as mushrooms after a shower, but there will not be one for the relief of the Turkish wounded. Why this hateful neglect? Religious questions disappear before wounded men fighting for their country."

TURKS DEFEATED AGAIN.

Montenegrins Also Destroy a Block House at Anzari.

Special Cable Dispatch to THE SUN. CETTINJE, Oct. 13.—Gen. Martinovich reports from the neighborhood of Scutari that there was severe fighting on Saturday night near Chafobohol. The Turks were defeated, losing 300 in killed and wounded and some prisoners. The Montenegrins lost 100 in killed and wounded.

The Montenegrins destroyed a block-house at Anzari. Two boats on Lake Scutari helped the Turkish artillery.

Tul has not yet been taken. The

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Firm and strongly made rugs, for hard service.
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Special..... **\$15.75**

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Lot 1. Sizes about 3½x5½ ft., containing
Irans, Feraghans, Guenies and Hall Runners.
Both modern and antique pieces.
Values that are not equalled anywhere. None
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100 Persian Hamadans and
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Both in soft and strong colorings; values
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150 Beloochistans
In soft brown and blue effect; values
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Kirmanshahs, about 9x12 size; values
to \$350.00
\$188.00 to \$195.00
Size 10 x 13 ft.; values to \$395.00; at
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Sarouks, about 9x12 and 10x13 sizes;
values to \$400.00. Cannot be had
elsewhere at these prices. We in-
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Mail orders, accompanied by remittance, sent express prepaid to any part of the U. S.

A Number of Fine Room Size Persian Rugs

Serapies, about 9x12 and 10x13 sizes;
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A special lot of
Sarouk Rugs.
Sizes about 6x9 and 7x10 ft.; 16
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\$250.00; at
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The Largest Selection of
Persian Mahal Rugs.
Size 9x12; values up to \$175.00;
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Size 10x13; values up to \$168.00;
\$89.00 and \$98.00

Size 11x14; values up to \$248.00;
\$110.00 and \$128.00

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Persian Irans, Serabends and Kurdistans—
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Both modern and antique. About 100 rugs
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We invite you to compare these values with
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Both modern and antique pieces;
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93 Mousouls in Two Lots
Size 3½x5½ ft. and 3½
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Sizes about 4½ x 7 ft. One of the finest
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